

Government of the District of Columbia
Department of Insurance Securities and Banking



Gennet Purcell
Commissioner

NOTICE

TO: Insurers, Hospital and Medical Services Corporations, and Health Maintenance Organizations Licensed to do Business in the District of Columbia

SUBJECT: Health Insurance for Dependents Act of 2010 (Bill 18-0743)

DATE: September 17, 2010

This Notice supersedes the Notice issued on May 4, 2010.

The District of Columbia enacted Bill 18-0743, which amends the definition and eligibility for a dependent child. Bill 18-0743 requires group health plans and individual health plans to provide health insurance coverage for dependents younger than 26 years of age on the same terms that insurance benefits are provided to other covered dependents.

A dependent also must:

- be unmarried;
- have no dependents;
- be a resident of the District of Columbia or is enrolled as a full-time student in an accredited public or private institution of higher education; and
- not otherwise be covered by any other group or individual health plan or entitled to benefits under Title XVIII of the Social Security Act.

As of May 1, 2010, all new and renewing group health plans and individual health plans shall amend the age limit and eligibility requirements for dependent children in contracts pursuant to Bill 18-0743. The amended policy form must be filed with the Department of Insurance, Securities and Banking.

DEPENDENT DEFINITION QUESTIONS AND ANSWERS

1. Does Bill 18-0743 require carriers to add dependents to a policy that have been dropped?

Yes, a formerly ineligible dependent child will become eligible for re-enrollment if the dependent child meets all of the eligibility requirements.

2. Will Bill 18-0743 apply to a plan that is self insured?

No, this is a District of Columbia law and it does not apply to self insured plans.

3. At what point does a dependent become no longer eligible for coverage?

A dependent who meets all of the eligibility requirements shall remain eligible for coverage through the last day of the month in which the dependent turns 26 years of age, as long as any change in premium resulting in non-eligibility of the dependent is implemented by the first day of the month following the month in which the dependent child turns 26 years of age.

4. What Benefit Plans are not subject to Bill 18-0743?

Plans not subject to the Bill 18-0743 when offered as a separate insurance policy are: Accident only, Disability Income, Supplement to liability, Automobile liability, General liability, Workers' Compensation, Automobile Medical payments, Credit, Dental, Long Term Care, Vision, Nursing Home, Home Health, Specific Disease, Hospital Indemnity and Medicare Supplement.

If you have any questions concerning this notice, please contact the District of Columbia Department of Insurance, Securities and Banking, Forms Analysis Branch at 202-442-7796 or 442-7797 or e-mail inquiry to jamai.fontaine@dc.gov